PLEASE RETURN TO: AMTITLE & ESCROW, LLC
515 RIVERGATE PARKWAY, SUITE #111
GOODLETTSVILLE, TN 37072

Prepared by:
Perrie & Cole, LLC
400 Northridge Road, #700
Atlanta, Georgia 30350
(404) 214-6500
1225 Neela's

REO #:5005
Loan #:384946

20B

NEW OWNER:
Vickie Webster
Rocky Webster
1225 Neelys Bend Road
Madison, TN 37115

SEND TAX BILLS TO:
NBANK, NA
55 Merchant St., Ste #300
CINCINNATI, OHIO 45246

MAP 52-12
PARCEL 55

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged **FV-1, Inc. ISAOA** (Grantor"), has bargained and sold, and hereby transfers and conveys to **Rocky Webster and Vickie Webster*** (Grantees"), their successors, heirs and assigns, certain land in **Davidson County**, Tennessee, ("Property"), being more particularly described as follows:

*Both Unmarried

SEE ATTACHED EXHIBIT A FOR FULL LEGAL DESCRIPTION, WHICH IS INCORPORATED HEREIN.

The above description is the same as the previous deed of record, no boundary survey having been made at the time of this conveyance.

THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL RESTRICTIONS, SETBACK LINES AND EASEMENTS OF RECORD IN THE REGISTER'S OFFICE FOR **Davidson COUNTY**, TENNESSEE

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantees, their successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Subject to restrictions, setback lines and easements shown of record in the Register's Office for **Davidson County**, Tennessee.

Grantor covenants with Grantees that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantees, their successors, heirs, and assigns against the lawful claims of all persons claiming, by, through, or under Grantor, but not otherwise.

Grantor makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their judgment.

Executed this the 21 day of June, 2005.

FV-1, Inc. ISAOA by Wilshire Credit Corporation, It's attorney in fact.

BY: Barb Smith
ITS: Authorized Signer

Davidson County DEEDWARR
Recvd: 07/05/05 15:29 4 pgs
Fees:23.00 Taxes:427.35
20050705-0076975

STATE OF Oregon }
}SS.
COUNTY OF Washington

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, Barb Smith, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged himself/herself to be the Authorized Signer of FV-1, Inc by Wilshire Credit Corp its Attorney in fact the within named bargain or, a corporation, and the he/she as such Authority, being authorized to do so, executed the within instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as Barb Smith.

Witness my hand and official seal at office, in Washington County, _____, this 21 day of June, 2005.

Notary Public

My Commission Expires: 12/4/06

OFFICIAL SEAL
A JANKANS
NOTARY PUBLIC-OREGON
COMMISSION NO. 383644
MY COMMISSION EXPIRES DECEMBER 4, 2006

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $115,500.00.

Affiant _____.

Subscribed and sworn to before me this 21 day of June, 2005.

Notary Public

My Commission Expires: 12/4/06

OFFICIAL SEAL
A JANKANS
NOTARY PUBLIC-OREGON
COMMISSION NO. 383644
MY COMMISSION EXPIRES DECEMBER 4, 2006

EXHIBIT A

LEGAL DESCRIPTION

Land in Davidson County, Tennessee, being Lot No. 3, on the Plan of Schoolside Heights, as shown of record in Book 3700, Page 38, Register's Office for Davidson County, Tennessee, and described as follows:

Said Lot No. 3 fronts 96 feet on the northeasterly side of Neely's Bend Road, and extends back 146 feet on the northwesterly line and 91 feet on the southeasterly line to a dead line, measuring 111.1 feet thereon.

Tax Identification Number: 52-12-55

Derivation: Being the same property conveyed to FV-1, by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., Substitute Trustee, dated September 30, 2004, filed October 13, 2004, of record in instrument No. 20041013-0123153, Register's Office for Davidson County, Tennessee.

Grantee's Address: 1225 NEELY'S BEND ROAD, MADISON, TN 37115

Exhibit B to Special Warranty Deed

ADDENDUM TO SPECIAL WARRANTY DEED DATED 6/21/05 FROM:
FV-1, Inc. ISAOA to Rocky Webster Vickie Webster

SPECIAL PROVISIONS: WITHOUT LIMITING THE FOREGOING WARRANTY OF TITLE, GRANTOR MAKE NO WARRANTIES OR REPRESENTATIONS, ORAL OR WRITTEN, EXPRESS OR IMPLIED, CONCERNING THE CONDITION OR VALUE OF THE PROPERTY HEREIN DESCRIBED OR THE IMPROVEMENTS LOCATED THEREON (IN ANY), INCLUDING BUT NOT LIMITED TO, ANY WARRANTY OF HABITABILITY, MERCHANTABILITY OR FITNESS FOR ANY PURPOSE. GRANTEE HAS CAREFULLY INSPECTED THE PREMISES (OR HAS BEEN AFFORDED A REASONABLE OPPORTUNITY TO DO SO) AND BY THE ACCEPTANCE OF THIS DEED, ACCEPTS THE PROPERTY "AS IS" AND "WHERE IS", WITH ALL FAULTS AND IN ITS PRESENT CONDITION.

Ad valorem taxes having been prorated to the date hereof, Grantee assumes payment thereof.

The following reservations from and exceptions to this conveyance and the warranty made herein shall apply:

(1) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion of the herein described property;

(2) All valid oil, gas and mineral rights, interest or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the property is located;

(3) All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the property is located, pertaining to any portion of the herein described property, but only to the extent that same are still in effect;

(4) All presently recorded instruments (other than liens and conveyances by through or under the Grantor) that affect the property and any portion thereof;

(5) Ad valorem taxes, fees and assessments, if any, for the current year and subsequent years, the payment of which Grantee assumes at the time of transfer of title; and subsequent assessments or reassessments for this and prior years all of which Grantee assumes and agrees to pay; and

(6) Any condition that would be revealed by a physical inspection and survey of the herein described property.

In witness whereof and in acceptance of this Deed subject to the foregoing provision, the Grantee has set his/her hand(s) and seal(s) this 21 day of June, 2005.

Rocky Webster (SEAL)
Rocky Webster

Vickie Webster (SEAL)
Vickie Webster

Notary Public Exp. 4/22/07

DANIEL L. WISCHHOF
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON